

Information to identify the case:

| | | |
|---|----------------------------------|--|
| Debtor 1 | Brian P. Potts | Social Security number or ITIN xxx-xx-6873 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | Christine L. Potts | Social Security number or ITIN xxx-xx-8211 |
| | First Name Middle Name Last Name | EIN ----- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | |
| Case number: 16-10859-TPA | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian P. Potts

Christine L. Potts

1/28/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian P. Potts
Christine L. Potts
Debtors

Case No. 16-10859-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Jan 28, 2022

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Brian P. Potts, Christine L. Potts, 11591 Sunset Street, Conneaut Lake, PA 16316-5845 |
| 14288025 | + Ashtabula County Medical Center, 2420 Lake Avenue, Ashtabula, OH 44004-4970 |
| 14288027 | + Belden Jewelers, Sterling Jewelers, Inc, Po Boc 1799, Akron, OH 44309-1799 |
| 14288035 | + Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326 |
| 14288039 | + Fidelity Properties, Inc, 220 East Main Street, Alliance, OH 44601-2423 |
| 14288043 | First Premier Bank, 601 South Minneapolis Avenue, Sioux Falls, SD 57104 |
| 14288044 | + Greatwave Communications, 224 State Street, Conneaut, OH 44030-2637 |
| 14288045 | + Heintz Collection, 225 Broad Street, Conneaut, OH 44030-2616 |
| 14288046 | + Hometown Vision Center, PO Box 509, North Kingsville, OH 44068-0509 |
| 14637163 | + Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430 |
| 14288049 | + Northwest Physician Associates, 1012 Water Street, Meadville, PA 16335-3468 |
| 14288051 | + PA Liberty St Emergency Physicians LLC, 751 Liberty Street, Meadville, PA 16335-2559 |
| 14288052 | + Pathology Consultants LLC, 8166 Market Street, Suite D, Youngstown, OH 44512-6247 |
| 14288054 | + Port Conneaut Federal Credit Union, 1002 Broad Street, Conneaut, OH 44030-1504 |
| 14360270 | + QUICK PAY, WILLIAMSON AND BROWN,LLC, 4691 CLIFTON PKWY, HAMBURG, NY 14075-3201 |

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Jan 29 2022 04:33:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jan 28 2022 23:33:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Jan 29 2022 04:33:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jan 28 2022 23:33:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | EDI: RECOVERYCORP.COM | Jan 29 2022 04:33:00 | Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14288024 | + Email/Text: bky@americanprofit.net | Jan 28 2022 23:33:00 | American Profit Recovery, 34405 West 12 Miles Road, #379, Farmington Hills, MI 48331-5608 |
| 14345356 | Email/PDF: resurgentbknotifications@resurgent.com | | |

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| 14288026 | + EDI: TSYS2 | Jan 28 2022 23:40:27 | Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14288028 | + EDI: CAPITALONE.COM | Jan 29 2022 04:33:00 | Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801 |
| 14288029 | + Email/Text: clientservices@credit-control.com | Jan 29 2022 04:33:00 | Capital One, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 14288031 | + EDI: CITICORP.COM | Jan 29 2022 04:33:00 | Central Loan Admin & Reporting, 425 Phillips Boulevard, Ewing, NJ 08618-1430 |
| 14288032 | + EDI: CITICORP.COM | Jan 29 2022 04:33:00 | Citibank, Po Box 6241, Sioux Falls, SD 57117-6241 |
| 14288033 | + EDI: WFNNB.COM | Jan 29 2022 04:33:00 | Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040 |
| 14288034 | EDI: WFNNB.COM | Jan 29 2022 04:33:00 | Comenity Bank / Buckle, Po Box 182789, Columbus, OH 43218-2789 |
| 14288036 | + Email/PDF: creditonebknotifications@resurgent.com | Jan 28 2022 23:40:22 | Comenity Bank / Victoria Secret, Po Box 18215, Columbus, OH 43218 |
| 14366675 | EDI: DIRECTV.COM | Jan 29 2022 04:33:00 | Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873 |
| 14291322 | EDI: DISCOVER.COM | Jan 29 2022 04:33:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14288037 | + EDI: DISCOVER.COM | Jan 29 2022 04:33:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025 |
| 14288038 | + Email/Text: ohiobankruptcy@dom.com | Jan 28 2022 23:33:00 | Dominion East Ohio Gas, PO Box 5759, Cleveland, OH 44101-0759 |
| 14288042 | Email/Text: jill@ffcc.com | Jan 28 2022 23:32:00 | First Federal Credit & Collections, 24700 Chagrin Boulevard, Suite 205, Cleveland, OH 44122 |
| 14288040 | + EDI: BLUESTEM | Jan 29 2022 04:33:00 | Fingerhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820 |
| 14288041 | + Email/Text: bankruptcy@firstenergycorp.com | Jan 28 2022 23:33:00 | First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526 |
| 14297846 | + EDI: IRS.COM | Jan 29 2022 04:33:00 | Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346 |
| 14288030 | EDI: JPMORGANCHASE | Jan 29 2022 04:33:00 | Chase Card, PO Box 15298, Wilmington, DE 19850 |
| 14345390 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 28 2022 23:40:22 | LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14329827 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 28 2022 23:40:22 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14288047 | + Email/Text: mwetherbee@mmchs.org | Jan 28 2022 23:33:00 | Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945 |
| 14288048 | + EDI: MID8.COM | Jan 29 2022 04:33:00 | Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709 |
| 14356664 | + EDI: MID8.COM | Jan 29 2022 04:33:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |

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| 14288050 | + Email/Text: bankruptcy@onlineis.com | Jan 28 2022 23:33:00 | Online Collections, Po Box 1489, Winterville, NC 28590-1489 |
| 14884295 | Email/Text: peritus@ebn.phinsolutions.com | Jan 28 2022 23:33:00 | Peritus Portfolio Services, LLC, P.O. Box 141419, Irving, TX 75014-1419 |
| 14347473 | EDI: PRA.COM | Jan 29 2022 04:33:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14345166 | + Email/Text: bankruptcy@firstenergycorp.com | Jan 28 2022 23:33:00 | Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248 |
| 14288053 | + Email/PDF: resurgentbknotifications@resurgent.com | Jan 28 2022 23:40:22 | Pinnacle Credit Services, Po Box 640, Hopkins, MN 55343-0640 |
| 14288055 | + EDI: PRA.COM | Jan 29 2022 04:33:00 | Portfolio Recovery & Associates, Po Box 41067, Norfolk, VA 23541-1067 |
| 14364329 | + EDI: JEFFERSONCAP.COM | Jan 29 2022 04:33:00 | Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 14323922 | EDI: Q3G.COM | Jan 29 2022 04:33:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14288666 | EDI: RECOVERYCORP.COM | Jan 29 2022 04:33:00 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14288057 | + EDI: DRIV.COM | Jan 29 2022 04:33:00 | Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244 |
| 14288058 | + EDI: RMSC.COM | Jan 29 2022 04:33:00 | Synb Bank / American Eagle, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104 |
| 14288059 | + EDI: RMSC.COM | Jan 29 2022 04:33:00 | Synchrony Bank, Attention: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064 |
| 14288060 | + EDI: RMSC.COM | Jan 29 2022 04:33:00 | Synchrony Bank / Care Credit, Po Box 965064, Orlando, FL 32896-5064 |
| 14288061 | + EDI: RMSC.COM | Jan 29 2022 04:33:00 | Synchrony Bank / JCPenney, Po Box 965064, Orlando, FL 32896-5064 |
| 14288062 | + EDI: RMSC.COM | Jan 29 2022 04:33:00 | Synchrony Bank / PayPal Credit, Po Box 965064, Orlando, FL 32896-5064 |
| 14288063 | + EDI: RMSC.COM | Jan 29 2022 04:33:00 | Synchrony Bank / Sams, Po Box 965060, Orlando, FL 32896-5060 |
| 14288064 | + EDI: RMSC.COM | Jan 29 2022 04:33:00 | Synchrony Bank / TJ MaxX, Po Box 965064, Orlando, FL 32896-5064 |
| 14288065 | + EDI: RMSC.COM | Jan 29 2022 04:33:00 | Synchrony Bank / Walmart, Po Box 965064, Orlando, FL 32896-5064 |
| 14288066 | + Email/Text: bankruptcydepartment@tsico.com | Jan 28 2022 23:33:00 | Transworld Systems Inc / 33, PO Box 15630, Wilmington, DE 19850-5630 |
| 14288067 | + Email/Text: bankruptcydepartment@tsico.com | Jan 28 2022 23:33:00 | Transworld Systems Inc / 51, 507 Prudential Road, Horsham, PA 19044-2308 |

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|------------------------------|
| cr | | LAKEVIEW LOAN SERVICING, LLC |
| cr | | LakeView Loan Servicing, LLC |
| cr | | Lakeview Loan Servicing, LLC |

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14661626

M&T as Servicer for Lakeview Loan Serv. LLC, P.O.Box 62182,Baltimore,MD 21264

cr *P++

PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court., Peritus Portfolio Services, LLC, P.O. Box 141419, Irving, TX 75014-1419

14297847 *+

Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027

14297845 *

Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

14288056 ##+

Regency Finance Company, 6588 North Ridge Road, Madison, OH 44057-2552

TOTAL: 4 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brian Nicholas | on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com |
| Brian Nicholas | on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmllawgroup.com |
| Daniel P. Foster | on behalf of Debtor Brian P. Potts dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Daniel P. Foster | on behalf of Joint Debtor Christine L. Potts dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Jerome B. Blank | on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com |
| Maria Miksich | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mmiksich@kmllawgroup.com |
| Maria Miksich | on behalf of Creditor LakeView Loan Servicing LLC mmiksich@kmllawgroup.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmeecf@chapter13trusteedpa.com |
| Thomas Song | on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com |

TOTAL: 10